Grantee: St Paul, MN

Grant: B-08-MN-27-0002

January 1, 2010 thru March 31, 2010 Performance Report

Grant Number:

B-08-MN-27-0002

Grantee Name:

St Paul, MN

Grant Amount:

\$4,302,249.00

Grant Status:

Active

QPR Contact:

Beth Ulrich

Disasters:

Declaration Number

NSP

Plan Description:

Recovery Needs:

Obligation Date:

03/20/2009

Award Date:

03/20/2009

Contract End Date:

03/27/2013

Review by HUD:

Original - In Progress

Overall	This Report Period	To Date
Total Projected Budget from All Sources	N/A	\$4,302,249.00
Total CDBG Program Funds Budgeted	N/A	\$4,302,249.00
Program Funds Drawdown	\$1,131,286.80	\$1,968,877.58
Obligated CDBG DR Funds	\$1,906,060.68	\$2,743,651.46
Expended CDBG DR Funds	\$0.00	\$1,080,439.71
Match Contributed	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$0.00

Progress Toward Required Numeric Targets

Requirement	Required	To Date
Minimum Overall Benefit Percentage	99.99%	0.00%
Minimum Non-Federal Match	\$0.00	\$0.00
Limit on Public Services	\$645,337.35	\$0.00
Limit on Admin/Planning	\$430,224.90	\$196,444.72
Limit on State Admin	\$0.00	\$0.00

Progress Toward Activity Type Targets

Progress Toward National Objective Targets

Overall Progress Narrative:

Breakdown of NSP funding to date:

\$4,302,249.00 City Direct NSP

- 430,224.00 Administration-obligated
- -2,507,836.99 Obligated and/or expended
- 250,000.00 To be obligated under maintenance/holding cost Agreement
- 204,000.00 Obligate by 6/30/10 demolition estimated on 17 properties (bidding)
- -1,114,188.01 funds to be obligated for rehabilitation on properties
- -0- Balance

Current Update on Vacancies/Foreclosures in St. Paul:

As of 3/30/10: 1,536 Registered Vacant Buildings in St. Paul

lst Quarter of 2010: 491 Sheriff&rsquos Sales have been completed in St. Paul

925 Pre-foreclosure Notices sent out in St. Paul

City/HRA has awarded \$600,000 of local funds to various neighborhood organizations for continued community engagement process in working through neighborhood stabilization efforts as a complement to NSP funding of bricks and mortar activity.

City is opening demolition bids on 4/20/10 and 4/28/10 for awards in May, 2010. Of the initial bids opened on 4/20/10, we awarded 4 bids to a Section 3 Certified Contractor. 17 properties are being bid between these two dates. An additional 14 will be bid later in May.

City is bidding up to 13 houses in May for rehabilitation. Habitat has submitted proposals for 5 properties and we anticipate being under contract by the end of May for 5 properties that will provide housing to families at 50% of median income.

City received proposals from 2 private developers to participate in redeveloping both ownership and rental housing by rehabilitating these vacant and foreclosed properties. The properties would either be sold to qualified homeowners with the NSP covenants; and the true duplexes would be owned and managed by the private developer with all the NSP covenants.

Project Summary

Project #, Project Title	This Report Period	To Date		
	Program Funds Drawdown	Project Funds Budgeted	Program Funds Drawdown	
9999, Restricted Balance	\$0.00	\$0.00	\$0.00	

ACQ-DEMO, Acquisition/Demolition	\$278,911.24	\$947,000.00	\$434,997.53
ACQ-FUT-RESALE, Acquisition for Future Resale	\$0.00	\$1,305,000.00	\$95,531.19
ACQ-RESALE, Acquisition and Resale	\$655,930.84	\$1,620,025.00	\$1,241,904.14
ADMIN, Administration	\$196,444.72	\$430,224.00	\$196,444.72

Activities

Grantee Activity Number: AD-001

Activity Title: ACQ-DEMO 50%

Activitiy Category:

Land Banking - Acquisition (NSP Only)

Project Number:

ACQ-DEMO

Projected Start Date:

10/01/2008

National Objective:

NSP Only - LH - 25% Set-Aside

Activity Status:

Under Way

Project Title:

Acquisition/Demolition

Projected End Date:

09/30/2018

Responsible Organization:

City of St Paul

Overall	Jan 1 thru Mar 31, 2010	To Date
Total Projected Budget from All Sources	N/A	\$300,000.00
Total CDBG Program Funds Budgeted	N/A	\$300,000.00
Program Funds Drawdown	\$125,396.70	\$183,160.38
Obligated CDBG DR Funds	\$126,577.53	\$184,341.21
Expended CDBG DR Funds	\$0.00	\$125,396.70
City of St Paul	\$0.00	\$125,396.70
Match Contributed	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$0.00

Activity Description:

Vacant residential properties that have been foreclosed upon will be acquired by the City in a bulk purchase or other negotiations, and the structures will be cleared by the City. Some of the vacant lots will be sold and have new homes constructed on them when the housing market improves. The homes will be developed by Habitat for Humanity, neighborhood CDCs, or other contractors/developers. All NSP-assisted homebuyers are required to have a Certificate of Homeowner Training, and will have received at least 8 hours of homebuyer counseling from a HUD-approved housing counseling agency before obtaining a mortgage loan.

The lots which are not suitable for new construction will become neighborhood open spaces or community gardens.

The ongoing costs of maintaining the lots will be paid with NSP funds, NSP program income, and local funding sources.

Location Description:

NSP funding will be primarily targeted to HUD block group areas with 7-10 risk scores (orange and red areas), with the majority of funding allocated to ISP Priority and Focus Areas.

Activity Progress Narrative:

The City has purchased 16 properties under this activity. It is anticipated that many of these properties will be held 3-4 years and then new housing constructed as the market improves. It is also possible that some of these lots will be built on sooner in areas where rehab is also occurring to create a larger impact in the stabilization effort. In the interim, lots will be used for community gardens and greenspace. We are working with community groups to adopt lots to assist in maintenance costs. Where lots are too small for construction, some will be used for side yard expansion, improving the quality of life for existing resdents whose lots are too small.

	Th	This Report Period		Cumulative	e Actual Total / E	Expected
	Low	Mod	Total	Low	Mod	Total
# of Properties	0	0	16	0/0	0/0	30/5

Activity Locations

Address	City	State	Zip
712 Magnolia Ave	St Paul	NA	55106
676 Rose Ave	St Paul	NA	55106
767 Sherburne	St Paul	NA	55103
91 Manitoba	St Paul	NA	55117
559 Lawson	St Paul	NA	55130
786 Sims Ave	St Paul	NA	55106
904 Geranium Ave	St Paul	NA	55106
643 Elfeldt St	St Paul	NA	55103
907 Burr St	St Paul	NA	55130
596 Geranium Ave	St Paul	NA	55106
730 Jessamine Ave	St Paul	NA	55106
717 Desoto St	St Paul	NA	55130
595 Sims	St Paul	NA	55130
604 Bush	St Paul	NA	55130
295 Charles	St Paul	NA	55103
598 Maryland Ave	St Paul	NA	55130

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources Amount

No Other Funding Sources Found

Total Other Funding Sources

Grantee Activity Number: AD-002

Activity Title: ACQ-DEMO 120%

Activitiy Category:

Land Banking - Acquisition (NSP Only)

Project Number:

ACQ-DEMO

Projected Start Date:

10/01/2008

National Objective:

NSP Only - LMMI

Activity Status:

Under Way

Project Title:

Acquisition/Demolition

Projected End Date:

09/30/2018

Responsible Organization:

City of St Paul

Overall	Jan 1 thru Mar 31, 2010	To Date
Total Projected Budget from All Sources	N/A	\$647,000.00
Total CDBG Program Funds Budgeted	N/A	\$647,000.00
Program Funds Drawdown	\$153,514.54	\$251,837.15
Obligated CDBG DR Funds	\$275,177.39	\$373,500.00
Expended CDBG DR Funds	\$0.00	\$149,513.84
City of St Paul	\$0.00	\$149,513.84
Match Contributed	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$0.00

Activity Description:

Vacant residential properties that have been foreclosed upon will be acquired by the City in a bulk purchase or other negotiations, and the structures will be cleared by the City. Some of the vacant lots will be sold and have new homes constructed on them when the housing market improves. The homes will be developed by Habitat for Humanity, neighborhood CDCs, or other contractors/developers. All NSP-assisted homebuyers are required to have a Certificate of Homeowner Training, and will have received at least 8 hours of homebuyer counseling from a HUD-approved housing counseling agency before obtaining a mortgage loan.

The lots which are not suitable for new construction will become neighborhood open spaces or community gardens.

The ongoing costs of maintaining the lots will be paid with NSP funds, NSP program income, and local funding sources.

Location Description:

NSP funding will be primarily targeted to HUD block group areas with 7-10 risk scores (orange and red areas), with the majority of funding allocated to ISP Priority and Focus Areas.

Activity Progress Narrative:

The City has purchased 27 properties under this activity. It is anticipated that many of these properties will be held 3-4 years and then new housing constructed as the market improves. It is also possible that some of these lots will be built on sooner in areas where rehab is also occurring to create a larger impact in the stabilization effort. In the interim, lots will be used for community gardens and greenspace. We are working with community groups to adopt lots to assist in maintenance costs. Where lots are to small for construction, Some of the lots will be used for side yard expansion or improving the quality of life for existing residents where their lots are too small.

	Thi	This Report Period		Cumulative Actual Total / Expec		xpected
	Low	Mod	Total	Low	Mod	Total
# of Properties	0	0	27	0/0	0/0	49/22

Activity Locations

7 to 11 to 1			
Address	City	State	Zip
1195 Bush St	St Paul	NA	55106
1082 E 7th St	St Paul	NA	55106
748 Jenks	St Paul	NA	55130
63 Hatch	St Paul	NA	55117
1082 Galtier St	St Paul	NA	55117
418 Edmund	St Paul	NA	55103
667 Lawson	St Paul	NA	55106
53 Front	St PaAul	NA	55117
967 Edgerton	St Paul	NA	55130
1065 Desoto St	St Paul	NA	55130
115 Magnolia Ave W	St Paul	NA	55117
510 Edmund St	St Paul	NA	55103
687 Edmund Ave	St Paul	NA	55103
953 Wilson	St Paul	NA	55106
930 York	St Paul	NA	55106
301 Sturgis	St Paul	NA	55102
587 Reaney St	St Paul	NA	55106
430 Charles	St Paul	NA	55103
899 Sims	St Paul	NA	55106
604 Winslow	St Paul	NA	55107
987 Wilson	St Paul	NA	55106
113 Winnipeg	St Paul	NA	55117
947 Sylvan	St Paul	NA	55117
996 Iglehart	St Paul	NA	55104
762 Lafond	St Paul	NA	55103
1120 Reaney	St Paul	NA	55106
437 Mt Ida	St Paul	NA	55130

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources Amount

Grantee Activity Number: ADMIN-001

Activity Title: Administration

Activity Category: Activity Status:

Administration Under Way

Project Number: Project Title:
ADMIN Administration

Projected Start Date: Projected End Date:

10/01/2008 09/30/2012

National Objective: Responsible Organization:

A City of St Paul

Overall	Jan 1 thru Mar 31, 2010	To Date
Total Projected Budget from All Sources	N/A	\$430,224.00
Total CDBG Program Funds Budgeted	N/A	\$430,224.00
Program Funds Drawdown	\$196,444.72	\$196,444.72
Obligated CDBG DR Funds	\$215,200.00	\$215,200.00
Expended CDBG DR Funds	\$0.00	\$196,444.72
City of St Paul	\$0.00	\$196,444.72
Match Contributed	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$0.00

Activity Description:

Administrative and Monitoring Costs for NSP activities.

Location Description:

Administration

Activity Progress Narrative:

Staff costs associated with NSP funds.

Since the initial start of NSP 1, Staff has reviewed 1000 properties that went through foreclosure and has acquired 207 properties, not all with NSP funds, some with other sources. 35 other properties for commercial development in NSP priority areas have also been acquired using local and private sources. All these activities assist in a community-wide Neighborhood Stabilization effort which is necessary to strangthen communities. Administration funds from NSP are only being used for the designated NSP activities.

Performance Measures

No Performance Measures found.

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources Amount

No Other Funding Sources Found Total Other Funding Sources

Grantee Activity Number: AFS-001

Activity Title: ACQ-RESALE 50%

Activity Category: Activity Status:

Acquisition - buyout of residential properties Under Way

Project Number: Project Title:

ACQ-FUT-RESALE Acquisition for Future Resale

Projected Start Date: Projected End Date:

10/01/2008 09/30/2018

National Objective: Responsible Organization:

NSP Only - LH - 25% Set-Aside City of St Paul

Overall	Jan 1 thru Mar 31, 2010	To Date
Total Projected Budget from All Sources	N/A	\$400,000.00
Total CDBG Program Funds Budgeted	N/A	\$400,000.00
Program Funds Drawdown	\$0.00	\$26,274.54
Obligated CDBG DR Funds	\$173,725.46	\$200,000.00
Expended CDBG DR Funds	\$0.00	\$0.00
City of St Paul	\$0.00	\$0.00
Match Contributed	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$0.00

Activity Description:

Vacant residential properties will be acquired by the City in a bulk purchase or other negotiations, and will be held for future disposition to income eligible homebuyers, or owner occupants of small rental properties. It is anticipated that these properties will require fairly substantial rehabilitation, and will not be sold to end buyers until the housing market improves and other negative influences begin to change.

The homes will most likely be developed by Habitat for Humanity. All NSP-assisted homebuyers are required to have a Certificate of Homeowner Training, and will have received at least 8 hours of homebuyer counseling from a HUD-approved housing counseling agency before obtaining a mortgage loan.

The ongoing holding costs of these properties will be paid with NSP funds, NSP program income, and local funding sources.

Location Description:

NSP funding will be primarily targeted to HUD block group areas with 7-10 risk scores (orange and red areas), with the majority of funding allocated to ISP Priority and Focus Areas.

Activity Progress Narrative:

The City has acquired 15 properties under this activity. 12 of the properties are duplexes where 1 unit in each duplex will be affordable at 50%. They will also be listed under activity AFS-002 as the remaining unit will be available at 120%. 3 are single family houses that will be available for home ownership at 50%. The scope of work for the rehabilitation of 904 Aurora is being developed and will be bid in May.

Performance Measures

	This Re	port Period		Cumulative Actual	Total / Exp	pected
	Low	Mod	Total	Low	Mod	Total
# of Properties	0	0	15	0/0	0/0	15/6
Activity Locations						
Address		City		State		Zip
826 Sherburne		St Paul		NA		55103
856 Burr St		St Paul		NA		55130
982 Burr St		St Paul		NA		55130
765 Edgerton		St Paul		NA		55130
462 Edmund		St Paul		NA		55103
670 Aurora		St Paul		NA		55104
49 Manitoba		St Paul		NA		55117
1874 Ames		St Paul		NA		55106
89 Atwater St		St Paul		NA		55117
500 Hopkins		St Paul		NA		55130
1003 Woodbridge		St Paul		NA		55117
506 Hopkins		St Paul		NA		55130
904 Aurora		St Paul		NA		55104
43 Front		St Paul		NA		55117
234 Edmund		St Paul		NA		55103

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources Amount

Grantee Activity Number: AFS-002

Activity Title: ACQ-RESALE 120%

Activity Category: Activity Status:

Acquisition - buyout of residential properties Under Way

Project Number: Project Title:

ACQ-FUT-RESALE Acquisition for Future Resale

Projected Start Date: Projected End Date:

09/30/2018

National Objective: Responsible Organization:

NSP Only - LMMI City of St Paul

Overall	Jan 1 thru Mar 31, 2010	To Date
Total Projected Budget from All Sources	N/A	\$905,000.00
Total CDBG Program Funds Budgeted	N/A	\$905,000.00
Program Funds Drawdown	\$0.00	\$69,256.65
Obligated CDBG DR Funds	\$380,743.35	\$450,000.00
Expended CDBG DR Funds	\$0.00	\$0.00
City of St Paul	\$0.00	\$0.00
Match Contributed	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$0.00

Activity Description:

10/01/2008

Vacant residential properties will be acquired by the City in a bulk purchase or other negotiations, and will be held for future disposition to income eligible homebuyers, or owner occupants of small rental properties. It is anticipated that these properties will require fairly substantial rehabilitation, and will not be sold to end buyers until the housing market improves and other negative influences begin to change.

The homes will most likely be developed by the City, with neighborhood CDCs, or private contractors acting as contractors. All NSP-assisted homebuyers are required to have a Certificate of Homeowner Training, and will have received at least 8 hours of homebuyer counseling from a HUD-approved housing counseling agency before obtaining a mortgage loan.

The ongoing holding costs of these properties will be paid with NSP funds, NSP program income, and local funding sources.

Location Description:

NSP funding will be primarily targeted to HUD block group areas with 7-10 risk scores (orange and red areas), with the majority of funding allocated to ISP Priority and Focus Areas.

Activity Progress Narrative:

The City has acquired 21 properties under this activity. 14 are duplexes. 12 of which are also listed under activity AFS-001 as 1 unit will be available at 50%, the other at 120%. We have several proposals for two of the duplexes for purchase/rehab and rental under the NSP guidelines. We are anticipating sending out a Request for Proposals for the remaing duplexes late May or early June.

	This	This Report Period		Cumulative	e Actual Total / E	Expected
	Low	Mod	Total	Low	Mod	Total
# of Properties	0	0	21	0/0	0/0	21/20

Activity Locations

Address	City	State	Zip
914 Jessamine	St Paul	NA	55106
286 Forbes	St Paul	NA	55102
49 Manitoba	St Paul	NA	55117
707 Thomas	St Paul	NA	55103
982 Burr St	St Paul	NA	55130
767 Fourth St E	St Paul	NA	55106
1003 Woodbridge	St Paul	NA	55117
89 Atwater St	St Paul	NA	55117
737 Plum	St Paul	NA	55106
487 Mendota St	St Paul	NA	55106
506 Hopkins	St Paul	NA	55130
765 Edgerton	St Paul	NA	55130
685 Fourth St E	St Paul	NA	55106
711 Charles	St Paul	NA	55130
856 Burr	St Paul	NA	55130
457 Smith Ave	St Paul	NA	55102
462 Edmund	St Paul	NA	55103
826 Sherburne	St Paul	NA	55103
234 Edmund	St Paul	NA	55103
500 Hopkins	St Paul	NA	55130
43 Front	St Paul	NA	55117

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources Amount

No Other Funding Sources Found

Total Other Funding Sources

Grantee Activity Number: AR-001

Activity Title: ACQ SALE 50%

Activity Category: Activity Status:

Acquisition - buyout of residential properties Under Way

Project Number: Project Title:

ACQ-RESALE Acquisition and Resale

Projected Start Date: Projected End Date:

10/01/2008 09/30/2013

National Objective: Responsible Organization:

NSP Only - LH - 25% Set-Aside City of St Paul

Overall	Jan 1 thru Mar 31, 2010	To Date
Total Projected Budget from All Sources	N/A	\$475,562.25
Total CDBG Program Funds Budgeted	N/A	\$475,562.25
Program Funds Drawdown	\$143,261.16	\$377,094.34
Obligated CDBG DR Funds	\$218,137.03	\$451,970.21
Expended CDBG DR Funds	\$0.00	\$218,137.03
City of St Paul	\$0.00	\$218,137.03
Match Contributed	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$0.00

Activity Description:

Vacant residential properties will be acquired by the City in a bulk purchase or other negotiations, rehabilitation specifications will be completed, and the properties will be sold to income eligible homebuyers using non-NSP purchase/rehabilitation financing. It is anticipated that these properties will not require substantial rehabilitation, and will be sold to end buyers relatively quickly. Holding costs will be paid with NSP funds. All NSP assisted homebuyers are required to have a Certificate of Homeowner Training, and will have received at least 8 hours of homebuyer counseling from a HUD-approved housing counseling agency before obtaining a mortgage loan.

Location Description:

NSP funding will be primarily targeted to HUD block group areas with 7-10 risk scores (orange and red areas), with the majority of funding allocated to ISP Priority and Focus Areas.

Activity Progress Narrative:

The City acquired 6 properties under this activity. These properties will be under rehabilitation before the end of 2010. 3 of the properties should be sold by the end of 2010. 4 scopes of work for rehabilitation have been prepared and are either out for bid or already bid. 3 of the properties will be developed by Habitat for Humanity providing homeownership at 50%.

Performance Measures

658 Fuller St

761 Rose Ave

	This Report Period		Cumulative Actual Total / Expected		pected	
	Low	Mod	Total	Low	Mod	Total
# of Properties	0	0	6	0/0	0/0	19/6
Activity Locations						
Address		City		State	9	Zip

St Paul

St Paul

NA

NA

55104

55106

660 Case Ave	St Paul	NA	55106
1054 Blair	St Paul	NA	55104
1053 Charles	St Paul	NA	55103
670 Thomas	St Paul	NA	55103

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources Amount

Grantee Activity Number: AR-002

Activity Title: ACQ SALE 120%

Activity Category: Activity Status:

Acquisition - buyout of residential properties Under Way

Project Number: Project Title:

ACQ-RESALE Acquisition and Resale

Projected Start Date: Projected End Date:

Projected Start Date: Projected En 10/01/2008 09/30/2013

National Objective: Responsible Organization:

NSP Only - LMMI City of St Paul

Overall	Jan 1 thru Mar 31, 2010	To Date
Total Projected Budget from All Sources	N/A	\$1,144,462.75
Total CDBG Program Funds Budgeted	N/A	\$1,144,462.75
Program Funds Drawdown	\$512,669.68	\$864,809.80
Obligated CDBG DR Funds	\$516,499.92	\$868,640.04
Expended CDBG DR Funds	\$0.00	\$390,947.42
City of St Paul	\$0.00	\$390,947.42
Match Contributed	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$0.00

Activity Description:

Vacant residential properties will be acquired by the City in a bulk purchase or other negotiations, rehabilitation specifications will be completed, and the properties will be sold to income eligible homebuyers using non-NSP purchase/rehabilitation financing. It is anticipated that these properties will not require substantial rehabilitation, and will be sold to end buyers relatively quickly. Holding costs will be paid with NSP funds. All NSP assisted homebuyers are required to have a Certificate of Homeowner Training, and will have received at least 8 hours of homebuyer counseling from a HUD-approved housing counseling agency before obtaining a mortgage loan.

Location Description:

NSP funding will be primarily targeted to HUD block group areas with 7-10 risk scores (orange and red areas), with the majority of funding allocated to ISP Priority and Focus Areas.

Activity Progress Narrative:

The City has acquired 8 properties under this activity. Four properties are currently being bid for rehabilitation work to start in June.

	This Report Period		Cumulative Actual Total / Expected		ected	
	Low	Mod	Total	Low	Mod	Total
# of Properties	0	0	8	0/0	0/0	25/21
Activity Locations						
Address		City		Ctat		7:

Address	City	State	Zip
1390 Charles	St Paul	NA	55104
845 Conway	St Paul	NA	55106
1284 Woodbridge	St Paul	NA	55117

826 Blair	St Paul	NA	55103
1215 Sherburne	St Paul	NA	55104
309 Thomas	St Paul	NA	55103
629 Sherburne	St Paul	NA	55103
501 Magnolia Ave	St Paul	NA	55106

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources Amount